

**State of Michigan  
Department of Labor & Economic Growth  
Office of Financial & Insurance Services**

**Enforcement Actions  
July – September 2005**

<b>Name and Location</b>	<b>Enforcement Case No.</b>	<b>Type of License or Registration</b>	<b>Action Taken</b>	<b>Date of Action</b>	<b>Reason for Action</b>	<b>Type of Closure</b>	<b>Date Closed</b>	<b>Fines and Other Penalties</b>
Apex Lending Services, LLC Huntington Beach, CA	05-3064	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	08-29-05	Civil Fine \$500 Late Penalty \$1,000
Avizen Lending Solutions Inc. Golden Valley, MN	05-3066	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	08-02-05	License surrendered & Respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future
Bradford, Paul E. Royal Oak, MI	05-3061	Mortgage	Proposed Consent Order	04-28-05	MCL 445.1652 Unlicensed activity	Consent Order	07-15-05	\$1,000 Civil Penalty
Brown, Mary C. Wyoming, MI	05-3142	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Final Order	08-01-05	Revocation & Respondent shall pay \$1,000 civil fine as precondition to relicensing
Buhr, Gregory M. Oak Creek, WI	05-3167	Insurance	Notice of Opportunity to Show Compliance	08-16-05	MCL 500.1239(1)(h) Conduct unbecoming an agent	Consent Order	09-20-05	Revocation
Capital Mortgage, Inc. Traverse City, MI	05-3070	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Final Order	09-26-05	Revocation & Respondent shall pay \$1,000 civil fine as precondition to relicensing

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Challenge Financial Investors Corporation Largo, FL	05-2809	Mortgage	Notice of Opportunity to Show Compliance	09-28-04	MCL 445.1652 Unlicensed activity MCL 445.1672 Failure to conduct business in accordance with the law	Consent Order	08-31-05	\$6,000 Civil Penalty
Clisch, James R. Southfield, MI	05-3072	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	08-02-05	License surrendered & Respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future
D & D Mortgage Southfield, MI	05-3047	Mortgage	Proposed Consent Order	04-06-05	MCL 445.1652 Unlicensed activity	Consent Order	07-18-05	\$1,000 Civil Penalty
Dependable Mortgage Services Company, L.L.C. Southgate, MI	05-3074	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	07-12-05	Civil Fine \$500 Late Penalty \$1,000
Directlink Insurance Agency Inc. Detroit, MI	05-2915	Insurance	Notice of Opportunity to Show Compliance	02-03-05	MCL 500.1207(1) Fiduciary Violation; 500.1239(1)(h) Conduct unbecoming an agent; 500.2018 Unfair method of competition and unfair or deceptive act or practice in the business of insurance	Consent Order	08-16-05	\$2,000 Civil Penalty
Dolphin Mortgage Corporation Huntington Woods, MI	05-3143	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	08-29-05	Civil Fine \$500 Late Penalty \$1,000

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Emmco of SC, LLC Lexington, SC	05-3076	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Final Order	08-01-05	Revocation & Respondent shall pay \$1,000 civil fine as precondition to relicensing
Federated First Mortgage Corporation Hilton Head Island, SC	05-3077	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	07-15-05	License surrendered & Respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future
Findlay, Charles E. Oak Park, MI	05-3560	Mortgage	Proposed Consent Order	07-29-05	MCL 445.1652 Unlicensed Activity	Consent Order	09-21-05	\$1,000 Civil Penalty
First Choice Mortgage Company Clio, MI	05-3079	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Final Order	08-01-05	Revocation & Respondent shall pay \$1,000 civil fine as precondition to relicensing
First Liberty Financial, Inc. Farmington Hills, MI	05-3144	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Final Order	08-01-05	Revocation & Respondent shall pay \$1,000 civil fine as precondition to relicensing
Franklin First Financial, Ltd. West Hempstead, NY	05-3163	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report MCL 493.56a(13) Failure to submit annual report	Consent Order	07-12-05	Civil Fines \$1,500 Late Penalties \$2,000
Fundamental Funding & Development Inc. Holly, MI	05-3145	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	07-26-05	Civil Fines \$1,500 Late Penalty \$1,000

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Ghais, Ali M. Dearborn Heights, MI	05-3806	Insurance	Notice of Opportunity to Show Compliance	07-29-05	MCL 500.1239(1)(h) Conduct unbecoming an agent	Consent Order	09-20-05	\$1,200 Civil Penalty
Goslin, Timothy J. Livonia, MI	05-2958	Insurance	Notice of Hearing	12-7-04	MCL 500.1239(1)(h) Conduct unbecoming an agent	Consent Order	08-30-05	\$500 Market Conduct Fee
Green Leaf Mortgage Corp. Montgomery Village, MD	05-3084	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	07-15-05	License surrendered & Respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future
Groggins, Anita Lathrup Village, MI	04-2970	Mortgage	Notice of Opportunity to Show Compliance	02-15-04	MCL 445.1652 Unlicensed activity; MCL 445.1672 Failure to conduct business in accordance with the law	Final Order	08-31-05	Revocation
Guaranteed Mortgage Brokers, Inc. Deerfield Beach, FL	05-3087	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Final Order	09-26-05	Revocation & Respondent shall pay \$1,000 civil fine as precondition to relicensing
Johnson, Edwin D. Lapeer, MI	05-3094	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	07-15-05	License surrendered & Respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future

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Kraak, Mark L. Holland, MI	05-3096	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	09-26-05	License surrendered & Respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future
Lafayette Financial, LLC Southfield, MI	05-3097	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	09-21-05	License surrendered & Respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future
Maximum Home Loan Fort Wayne, IN	05-3101	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Final Order	09-12-05	Revocation & Respondent shall pay \$1,000 civil fine as precondition to relicensing
McGowan, Dore Hood Troy, MI	05-3147	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	07-12-05	Civil Fine \$500 Late Penalty \$1,000
Lakeshore Mortgage Company & Van Sile, Robert Grosse Pointe Farms, MI	05-3606	Mortgage	Proposed Consent Order	09-07-05	MCL 445.1652 Unlicensed Activity	Consent Order	09-20-05	\$500 Civil Penalty
Mobility Financial, LLC Newburyport, MA	05-3149	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Final Order	09-12-05	Revocation & Respondent shall pay \$1,000 civil fine as precondition to relicensing

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Mortgage Broker Financial Corp. (The) Fort Myers, FL	05-3104	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	08-01-05	License surrendered & Respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future
Mortgage Quest of Michigan. Inc. Toledo, OH	05-3106	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	08-08-05	License surrendered & Respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future
Mortgage Services of Illinois, Inc. Bloomington, IL	05-3107	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	08-19-05	License surrendered & Respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future
Muma, Andrew Bingham Farms, MI	05-3558	Insurance	Proposed Consent Order	07-25-05	MCL 500.1207(1) Fiduciary Violation	Consent Order	08-17-05	\$10,000 Civil Penalty
NationsBest Mortgage Corporation Orange, CA	05-3109	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Final Order	08-19-05	Revocation & Respondent shall pay \$1,000 civil fine as precondition to relicensing

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O'Brien, Leonard Francis Traverse City, MI	05-3114	Mortgage	Notice of Opportunity to Show Compliance	06-30-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	07-26-05	License surrendered & Respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future
Old Republic Financial Acceptance Corporation Chicago, IL	05-3162	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report MCL 493.56a(13) Failure to submit annual report	Consent Order	08-01-05	Civil Fines \$1,500 Late Penalty \$2,000
Patton, Christopher Royal Oak, MI	05-3117	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	08-05-05	License surrendered & Respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future
Payment Works, Inc. & Key Funding Source Austin, TX	04-2925	Security	Cease & Desist	09-08-04	MCL 451.701 Unregistered Activity	Final Order	07-15-05	\$1,000 Civil Penalty – Payment Works \$1,000 Civil Penalty – Key Funding Source
Payne, Gary Bridgeport, VT	05-3495	Insurance	Notice of Opportunity to Show Compliance	08-08-05	MCL 500.1239(1)(h) Conduct unbecoming an agent	Consent Order	08-31-05	Revocation

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Plusfunding.Com, Inc. Carlsbad, CA	05-3118	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	08-19-05	License surrendered & Respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future
Premier Mortgage Group, Ltd. LLC Middleburg Heights, OH	05-3119	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Final Order	09-12-05	Revocation & Respondent shall pay \$1,000 civil fine as precondition to relicensing
Providence Washington Insurance Company of New York Garden City, NY	05-2968	Insurance	Notice of Opportunity to Show Compliance	02-28-05	MCL 500.410(2)(3) Surplus inadequate as determined by the Commissioner	Final Order	07-18-05	Revocation
Quote and Policy.com, Inc. Denver, CO	05-3121	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Final Order	08-01-05	Revocation & Respondent shall pay \$1,000 civil fine as precondition to relicensing
Reinhardt, Shane A. Bay, MI	05-3123	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	07-12-05	License surrendered & Respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future

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Riccobono, Maria Trevi Royal Oak, MI	05-3124	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Final Order	08-01-05	Revocation & Respondent shall pay \$1,000 civil fine as precondition to relicensing
Richburg, Rodney R. Sumter, SC	05-2975	Insurance	Notice of Opportunity to Show Compliance	01-18-05	MCL 500-1239(1)(h) Conduct unbecoming an agent	Final Order	09-01-05	Revocation
Rose, Manual III Grand Rapids, MI	05-3746	Insurance	Proposed Consent Order	08-02-05	MCL 500-1207(1) Fiduciary Violation; MCL 500-1239(1)(h) Conduct unbecoming an agent	Consent Order	08-02-05	Revocation
Safeco Insurance Company of America Seattle, WA	05-2949	Insurance	Notice of Opportunity to Show Compliance	01-02-05	MCL 500.438(3) Company failure to respond	Settlement Agreement	08-01-05	\$1,500 Market Conduct Fee
Shuler, Michelle Pontiac, MI	05-3050	Insurance	Notice of Opportunity to Show Compliance	04-08-05	MCL 500.1207(1) Fiduciary Violation; 500.1239(1)(h) Conduct unbecoming an agent	Consent Order	09-20-05	License Cancelled
Sikkenga, Mark I Portage, MI	05-3176	Insurance	Notice of Opportunity to Show Compliance	07-20-05	MCL 500.1239(1)(h) Conduct unbecoming an agent	Consent Order	08-17-05	Revocation
Statewide Title Agency LLC Farmington Hills, MI	05-3406	Insurance	Proposed Settlement Agreement	06-23-05	MCL 500.249(a) Agency failure to respond	Settlement Agreement	07-19-05	\$500 Market Conduct Fee
Steinert Mortgage, Inc. Pinehurst, TX	05-3130	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Final Order	08-01-05	Revocation & Respondent shall pay \$1,000 civil fine as precondition to relicensing

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Stelman & Associates, L.L.C. Lake Orion, MI	05-3573	Mortgage	Proposed Settlement Agreement	05-13-05	MCL 445.1671(3) Failure to submit annual report	Settlement Agreement	07-13-05	\$500 Late Filing Fee
Trusted Mortgage Company, Inc. Rochester, MN	05-3132	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Final Order	08-01-05	Revocation & Respondent shall pay \$1,000 civil fine as precondition to relicensing
Vincent, Timothy Daniel Bay City, MI	05-3135	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	07-12-05	License surrendered & Respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future
Wagner, Elizabeth Ann Ludington, MI	05-1336	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	07-26-05	License surrendered & Respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future
Wilson, Wanda Reid Southfield, MI	05-3137	Mortgage	Notice of Opportunity to Show Compliance	05-02-05	MCL 445.1671(3) Failure to submit annual report	Consent Order	07-12-05	License surrendered & Respondent agrees to pay \$500 civil fine as precondition to receiving a license in the future